1: Nadel E:5 (1934-1936) 1942
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with its large population of non-farmers, should have developed the practice of money expenditure more extensively than the villages, and adopted money expenditure in certain instances in which, in the village, gifts and contributions in kind were the custom. The universal practice nowadays of giving and accepting presents of kola-nuts, for example, appears to have spread from the town, and to have replaced gifts of food or sorghum beer. Of similar changes in other fields we possess even more concrete evidence; thus the name-giving ceremony or funeral feast involves to-day contributions in money by guests and relations; in Mohammedan districts it is also customary to distribute alms (again in money) among the local Mallams. In the traditional form these kinship ceremonies implied gifts in kind, i.e. contributions of food and sorghum beer for the feast. Formerly, also, every household used to produce its own beer; to-day the manufacture of beer is limited to certain households so that the other families are obliged to buy it for money. Moreover, sorghum beer has been replaced in the town by palm-wine, which, as palm-kernels are largely imported from districts outside Nupe, must again be bought (see p. 234).

It is necessary to emphasize that this change represents a change of customs and fashion, and a change in the *form* of expenditure, rather than a change, or an increase, of expenditure itself. We shall, in fact, see later that the modern Mohammedan burial, for example, may come cheaper than the pagan ceremony, although in the latter contributions and gifts were largely in kind. In other words, the symbols of wealth are changing and becoming more unified, being adjusted to the symbols of wealth which have been adopted and standardized by the social and cultural *élite* of the country.

How, then, are money reserves and wealth in general accumulated? One method, which is widespread in Nupe, is to hoard money by burying it. Sometimes valuables, above all, precious beads, take the place of money, and are buried or concealed otherwise in a safe place. In a number of court cases over inheritance the question of discovering the hidden wealth (money or beads) of the testator played an important part. Another illustration of the practice of hoarding money came to my knowledge in connexion with inquiries into the continued use of cowrie-shell currency.[1] It is generally known in Nupe country that when cowrie-shells were finally replaced by English money and the former currency declared worthless many people buried their cowrie-shells in the hope that, some day, they might become legal tender again. Once I asked certain informants in Kutigi if they could show me any cowrie-shells. They said that they had none, and that cowrie-shells were no longer to be found in the country. I said that I was prepared to pay money for them, whereupon large baskets full of cowries suddenly turned up, and, the rumour having spread that the white man was buying cowries, I had to do my best not to be inundated with the suddenly rediscovered currency.

Another method of accumulating capital is the investment in interest-

[1] See 'A Ritual Currency in Nigeria—A Result of Culture Contact', in 'Notes and News', *Africa*, 1937, 3.

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bearing enterprises ('interest' understood here in the widest sense). The nature of the enterprise varies with local conditions, and differs above all in town and country. Peasants mostly invest their money in livestock (see Chap. XI). We have seen that Nupe inventiveness is always on the look-out for new opportunities promising a higher 'interest', even in the narrow field of stock-breeding as they know it: we have mentioned the buying and selling of ostriches, and the isolated experiment in horse-breeding of one village chief—incidentally the chief of a typical backwood village, Sakpe. In the town, and in the large trading-centres of the country, money is invested chiefly in trade, even by men and women who do not personally engage in trade. They would trust a certain sum to a trader of their acquaintance for a particular purpose, e.g. to help him finance a trading expedition to Kano or Bornu. The trader will use their capital together with his own, and will return it to them increased by the profits which it has brought when his business has been successfully concluded. The trader, of course, also derives a certain profit from these investments, as they enable him to enlarge the scope of his enterprise and to secure more favourable prices. Many most highly placed notables in Bida, not excluding the king himself, use this profitable method of investment.

Certain traditional and formerly highly important methods of investment, above all war and slavery, have disappeared under the new political order. I have described in an earlier chapter the contributions of the houses of the Bida nobility to the wars and military exploits of their country and have also discussed slavery and slave trade. It remains to discuss the closely related traditional form of investment in 'human capital' which has become a thing of the past only quite recently, namely, money investment in human pledges (*sofa*, in Nupe).

PAWNING

Besides the pawning of human pledges, ordinary pawning—pawning of valuable goods—also occurs. My information is that beads, costly gowns, a sword, or saddle, all things of silver or gold, are frequently pawned as security for a loan. No interest is paid on the loan itself, and the transaction is regarded purely as an act of friendship. I have, however, not discovered any actual instance of this practice. My impression is that it is not, and has never been, very widespread. Pawning of people, on the other hand, has grown to enormous dimensions. When pawning of human pledges was finally suppressed in Nigeria, in 1933–4, 3,000 pawns were released in Bida Emirate alone.

As slavery reflects the insecurity of the political rights of the conquered subjects of Nupe kingdom, pawning reflects the economic insecurity under which a large proportion of the population of the Emirate lives. The lack of flexibility, more particularly, in their economy tends to foster such radical means of escape from financial difficulties. Under the pressure of unexpected demands or certain imperative heavy expenses which cannot be matched by normal efforts—payment of bride-price; a heavy fine; money with which to bail a family member or bribe